.80

(III) FOR OTHER ANNUITIES AND FOR GUARANTEED INTEREST CONTRACTS, EXCEPT AS SET OUT IN SUBPARAGRAPH (II) ABOVE, THOSE FACTORS SPECIFIED IN SUBPARAGRAPHS 1., 2., AND 3. BELOW, ACCORDING TO THE RULES AND DEFINITIONS IN 4., 5., AND 6. BELOW:

1. FOR ANNUITIES AND GUARANTEED INTEREST CONTRACTS VALUED ON AN ISSUE YEAR BASIS:

GUARANTEE DURATION (YEARS)		TING FAC PLAN TY B	
5 OR LESS: MORE THAN 5, BUT NOT MORE	.80	. 60	.50
THAN 10:	.75	. 60	.50
MORE THAN 10, BUT NOT MORE			
THAN 20:	.65	.50	. 45
MORE THAN 20:	. 45	.35	.35

2. FOR ANNUITIES AND GUARANTEED INTEREST CONTRACTS VALUED ON A CHANGE IN FUND BASIS, THE FACTORS SHOWN IN (A) ABOVE INCREASED BY:

PLAN TYPE A B C

.15 .25 .05

3. FOR ANNUITIES AND GUARANTEED INTEREST CONTRACTS VALUED ON AN ISSUE YEAR BASIS (OTHER THAN THOSE WITH NO CASH SETTLEMENT OPTIONS) WHICH DO NOT GUARANTEE INTEREST ON CONSIDERATIONS RECEIVED MORE THAN 1 YEAR AFTER ISSUE OR PURCHASE AND FOR ANNUITIES AND GUARANTEED INTEREST CONTRACTS VALUED ON A CHANGE IN FUND BASIS WHICH DO NOT GUARANTEE INTEREST RATES ON CONSIDERATIONS RECEIVED MORE THAN 12 MONTHS BEYOND THE VALUATION DATE, THE FACTORS SHOWN IN 1. OR DERIVED IN 2. INCREASED BY:

PLAN TYPE A B C

4. FOR OTHER ANNUITIES WITH CASH SETTLEMENT OPTIONS AND GUARANTEED INTEREST CONTRACTS WITH